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UNITED STATES BANKRUPTCY Continuous Page 1 of 5

DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-2(c)

WARREN BRUMEL, ESQ. Bar ID# 018191980
Attorney for Debtor
65 Main Street PO Box 181

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Order Filed on March 14, 2024

In Re:

Keyport, NJ 07735

wbrumel@keyportlaw.com

732-264-3400

BRYAN J. SACHS

by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 22-11662-MBK

Chapter 13

Judge: Michael B. Kaplan, CUSBJ

ORDER AUTHORIZING SALE OF REAL PROPERTY

Recommended Local Form: G Followed • Modified

The relief set forth on the following pages, numbered two (2) through (3) is hereby **ORDERED**.

DATED: March 14, 2024

Honorable Michael B. Kaplan United States Bankruptcy Judge After review of the Debtor's motion for authorization to sell the real property commonly known as 655

Woodland Avenue, Laurence Harbor, Old Bridge Township, Middlesex County, New Jersey (the Real

Property), and the objection thereto filed by creditor Bank of America,

IT IS hereby **ORDERED** as follows:

1. The Debtor is authorized to sell the Real Property on the terms and conditions of the Contract of Sale and

any and all amendments thereto, pursuant to 11 U.S.C. §§ 363(b) and 1303.

2. The proceeds of sale must be used to satisfy the liens on the real property unless the liens are otherwise

avoided by court order. Until such satisfaction, the real property is not free and clear of liens. All mortgages

and other liens, including all tax liens and tax sale certificates, will be satisfied in full at closing.

a. A written payoff statement must be obtained from the secured creditor, Bank of America, N.A. prior to the closing;

b. Said written payoff statement shall not have expired at the time of Closing; and

c. Funds from the sale shall be remitted to secured creditor, Bank of America, N.A within 48 hours of the close of

escrow.

3. In accordance with D.N.J. LBR 6004-5, the *Notice of Proposed Private Sale* included a request to pay the real

estate broker and attorney at closing. Therefore, the following professionals may be paid at closing.

Name of professional: Thomas Novembre

Amount to be paid: not to exceed 5.0% total commission including participating realtor

Services rendered: Realtor

Name of professional: Kevin H. Morse, Esq.

Amount to be paid: \$1,250.00 plus costs

Services rendered: Special Counsel, Real Estate Attorney

4. Other closing fees payable by the Debtor may be satisfied from the proceeds of sale and adjustments to the

price as provided for in the contract of sale may be made at closing.

- 5. The amount of \$25,150.00 claimed as exempt may be paid to the Debtor at closing.
- 6. The balance due on the debtor's Chapter 13 Plan as necessary to pay all creditors in full and payoff and complete the plan, including administrative claims, must be paid to the Chapter 13 Trustee in the Debtor's case, with any surplus payable to Debtor at closing.
- 7. A copy of the HUD settlement statement or Closing Disclosure Statement, whichever is provided by the settlement agent, must be forwarded to the Chapter 13 Trustee within 7 days after closing.

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United States Bankruptcy Court District of New Jersey

In re: Case No. 22-11662-MBK

Bryan J. Sachs Chapter 13

Debtor

CERTIFICATE OF NOTICE

District/off: 0312-3 User: admin Page 1 of 2
Date Rcvd: Mar 14, 2024 Form ID: pdf903 Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol Definition

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 16, 2024:

Recipi ID Recipient Name and Address

db + Bryan J. Sachs, 655 Woodland Avenue, Laurence Harbor, NJ 08879-2728

TOTAL: 1

 $Notice \ by \ electronic \ transmission \ was \ sent \ to \ the \ following \ persons/entities \ by \ the \ Bankruptcy \ Noticing \ Center.$

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 16, 2024 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 14, 2024 at the address(es) listed below:

Name Email Address

Albert Russo

docs@russotrustee.com

Denise E. Carlon

on behalf of Creditor BANK OF AMERICA N.A. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

Warren Brumel

on behalf of Debtor Bryan J. Sachs wbrumel@keyportlaw.com brumellawecf@gmail.com;wbrumel@keyportlaw.com

William M. E. Powers, III

on behalf of Creditor Bank of America N.A. ecf@powerskirn.com

William M.E. Powers, III

on behalf of Creditor Bank of America N.A. ecf@powerskirn.com

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User: admin Desc Imaged

Page 2 of 2 District/off: 0312-3 Total Noticed: 1 Date Rcvd: Mar 14, 2024 Form ID: pdf903

TOTAL: 6